

# **MOBILE CONTENT LTD**

**DOCUMENT INFORMATION**

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**DESIGN LEAD SIGN-OFF**

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## **MTN DEBIT MOMO API**

## **SERVICE OVERVIEW**

This method is used to debit the customer with the amount of money specified. This API returns an initial response and the final status of the transaction is returned in a callback to the calling application.

1. Merchant sends debit customer request to the API and receives the sample response indicating processing payment
2. A callback with the parameters indicated under the Third Party Callback Section of the API is sent to the client's callback URL indicating the final status of the transaction.

## **API USAGE AND REQUIRED PARAMETERS**

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Type** | **Description** | **Mandatory** |
| AuthorizationCode | String | Identifier for the source of the request | Yes |
| PaymentReference | String | Identifier for your request | Yes |
| CustomerMsisdn | String | Customer's phone number (Should have the format 233... and be 12 digits in length | Yes |
| Amount | Double | Amount of money to be debited | Yes |
| Network | String | Mobile Number Operator of the msisdn. | Yes |
| Product | String | Service the debit is meant for. | Yes |

Ei:

{

“AuthorizationCode”:”xxxxxxxxxxxxxxxxxxxx”,

“PaymentReference”:”12243545667879809”,

“CustomerMsisdn”:”233559876098”,

“Amount”:”5.50”,

“Network”:”MTN-GH”,

“Product”:”Voting”,

}

A POST request should be made to the below endpoint:

<http://139.162.242.100/adri/payments/mtn/debit/initiate_mtn_debit_request.php>

## **CALLBACK TO THE CALLING APPLICATION**

For every payment made, a callback is sent to the third party’s application as a means of informing the third party on the outcome of the transaction.

**NB : There would be a need to configure a singular callback URL all other MOMO API’s callback can sync into. And the Service will automatically pick the callback url from the DB and post debit callback response to.**

**This acts as acknowledgement of receipt of the callback and does not change irrespective of the outcome of the transaction.**

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Type** | **Description** |
| ResponseCode | String | Code of result of transaction |
| Description | String | Message of result of transaction |
| ExternalTransactionId | String | Uniwallet's transaction ID |
| NetworkTransactionId | String | Mobile network's transaction ID |
| Amount | Double | Identifier for the merchant |
| RefNo | String | Request's transaction ID |
| CustomerMsisdn | String | Customer's phone number |
| Amount | Double | Amount of money |
| TransactionTime | String | The timestamp when the transaction was completed |

{

"ResponseCode": "03",

"RefNo": "233242021021811361124811371",

"Data": {

"TransactionId": "kIo3HxP161364817164622dffb77aed1cd87222bcbf21e661",

"ExternalTransactionId": "1613648171244",

"Description": "Processing payment",

"Amount": "0.5",

"Status": "OK",

"PaymentReference": "29899887766345",

"TransactionTime": "2021-02-18 11:36:11"

}

}

## callback

{

"Success": TRUE,

"ResponseCode": "01",

"Data": {

"RefNo": "233242021021811361124811371",

"NetworkTransactionId": "146915026",

"ExternalTransactionId": "1613648171244",

" CustomerMsisdn ": ""233240974010"",

"ResponseMessage": "Successfully processed transaction.|Debit MTN customer."

" TransactionTime ": " 2021-02-18 11:39:01",

}

}

## **MTN SPECIFIC STATUS CODES**

|  |  |  |
| --- | --- | --- |
| **Code** | **Message** | **Description** |
| 529 | TARGET AUTHORIZATION ERROR | Transaction will cause wallet limit rule to be violated (ie. The customer does not have enough funds to complete the transaction OR The transaction will cause the wallet to exceed the maximum amount it can hold and hence can't be completed |
| 527 | RESOURCE NOT FOUND | Number is not registered on mobile money |
| 515 | ACCOUNTHOLDER WITH FRI NOT FOUND | The MTN msisdn provided is not a registered subscriber |
| 682 | An internal error caused the operation to fail | An internal error caused the operation to fail |
| 04 | Payment Amount is not in range. | The Payment Amount specified exceeds the allowed maximum amount |
| 779 | The required resource is temporarily locked | Some other transactional operation is being performed on the wallet therefore this transaction cannot be completed at this time |

## **GENERAL STATUS CODES**

Below are the response codes returned by the API.

|  |  |  |
| --- | --- | --- |
| **Code** | **Message** | **Description** |
| 03 | Processing payment. | Initial success response when request is made indicating that the payment is being processed. |
| 01 | Payment successful. | Callback response to indicate the finalised successful payment. |
| 100 | Payment failed. | Processing of payment failed. |
| 400 | Invalid request | Request object is invalid. |
| 112 | Service unavailable. Try again later | Requested service is currently unavailable |
| 131 | Request timed out | A timeout occured when sending request to the Mobile Network Operator (MNO) |
| 121 | Not allowed to access this service | The specified route has not been enabled for the product |
| 400 | Insufficient Funds In merchant account | Insufficient Funds to support this transaction (This version of the code is only returned in the callback for Credit Customer requests Only) |
| 110 | Duplicate Transaction | An existing PaymentReference is being passed in the request |

## **CREDIT CUSTOMER API**

This method is used to credit the customer with the amount of money specified. This API returns an initial response and the final status of the transaction is returned in a callback to the merchant.

The typical flow for this transaction is as follows.

1. Merchant sends credit customer request to the API and receives the sample response indicating processing payment
2. A callback with the parameters indicated under the Third Party Callback Section of the API is sent to the merchant's callback URL indicating the final status of the transaction.

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Type** | **Description** | **Mandatory** |
| AuthorizationCode | String | Identifier for the source of the request | Yes |
| PaymentReference | String | Identifier for your credit request | Yes |
| CustomerMsisdn | String | Customer's phone number (Should have the format 233... and be 12 digits in length | Yes |
| Amount | Double | Amount of money to be debited | Yes |
| Network | String | Mobile Number Operator of the msisdn. | Yes |
| Product | String | Service the credit is meant for. | Yes |

Ei

{

“AuthorizationCode”:”xxxxxxxxxxxxx”,

“PaymentReference”:”239843940344343943434”,

“CustomerMsisdn”:”233245345276”,

“Amount”:”10.00”,

“Network”:”MTN-GH”,

“Product”:”Payment”

}

A **POST** request with the above parameters should be sent to the MOMO Credit url/endpoint below.

**http://139.162.242.100/adri/payments/mtn/credit/credit\_mtn\_customer\_request.php**